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This listing of claims will replace all prior versions, and listings, of claims in the

application. Please amend Claim 1 as follows:

<u>Listing of Claims:</u>

1. (currently amended) A method for securely transferring electronic funds

comprising:

(a)   assigning, through the use of a computer program resident on a personal

computer and without the use of a secure network, at least one sender-defined security attribute

to a digital rights management container containing a digital representation of money, wherein

the at least one security attribute precludes unauthorized access to the container containing the

digital representation of money, and wherein the at least one sender-defined security attribute is

defined at the time of an electronic fund transfer; [[and]]

(b)   encrypting data contained within the digital rights management container

via the computer program resident on the personal computer; and

(c)[[(b)]]   transmitting the container containing a digital representation of

money over an insecure network to a recipient.

2. (original)   The method of claim 1, wherein the recipient of the file containing

a digital representation of money enters security indicia which allows access to the file

containing a digital representation of money.

3. (original)   The method of claim 1, wherein the at least one security attribute is

the requirement that a recipient of the file containing a digital representation of money enter a

password, social security number, employee identification number or personal identification

number.

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4. (original) The method of claim 1, wherein the at least one security attribute is the requirement that a recipient of the file continuing a digital representation of money prove they are the intended recipient through computer signature identification.

5. (original) The method of claim 1, wherein the at least one security attribute is the requirement that a recipient of the file containing a digital representation of money prove they are the intended recipient through entry of a digital certificate or PKI.

6. (original) The method of claim 1, wherein the at least one security attribute is the requirement that a recipient of the file containing digital representation of money prove they are the intended recipient through use of a random number generator card or smart card.

7. (original) The method of claim 1, wherein the at least one security attribute is the requirement that a recipient of the file containing a digital representation of money prove they are the intended recipient through a biometric scan comprised of a retina scan, fingerprint or voiceprint.

8. (original) The method of claim 1, wherein the file containing a digital representation of money is transmitted over a distributed computer network.

9. (original) The method of claim 8, wherein the computer network is the internet.

10. (original) The method of claim 8, wherein the computer network is nonproprietary.

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11. (original) The method of claim 1, wherein application software for securely transferring electronic funds is resident on the transferor's computer.

12. (original) The method of claim 1, wherein application software for securely transferring electronic funds is accessed from a computer or server remote from the transferor's computer on an as-needed basis.

13. (original) The method of claim 1, further comprising receipt of a confirmation that funds were successfully transferred.

14. (original) The method of claim 13, wherein the confirmation is an electronic message from a clearing bank acknowledging transfer of title of the funds to the recipient.

15. (original) The method of claim 14, wherein the confirmation further includes a unique number associated with the funds transfer.

16. (original) The method of claim 13, wherein the confirmation is an electronic mail message from the recipient of the electronic funds.

17. (original) The method of claim 13, wherein the confirmation is an electronic message from a network that the electronic message with digital cash file attached was delivered to the recipient.

18. (original) The method of claim 1, wherein the electronic funds transfer is of money from a traditional bank account.

19. (previously presented) A method for receiving a digital rights management container containing electronic funds comprising:

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(a)   receiving a digital rights management container containing a digital representation of money, via an insecure network, wherein the container containing a digital representation of money has at least one sender-defined security attribute which precludes unauthorized access to the container, wherein the at least one sender-defined security attribute is defined at the time a sender sends the digital rights management container; and

(b)   entering security indicia, through the use of a computer program resident on a personal computer and without the use of a secure network, which allows access to the container containing a digital representation of money.

20. (original) The method of claim 19, wherein the security indicia is a verification by the recipient that the correct party has received the file containing a digital representation of money.

21. (original) The method of claim 19, wherein the security indicia is a password, social security number, employee identification number or personal identification number.

22. (original) The method of claim 19, wherein the security indicia is computer signature identification of the recipient.

23. (original) The method of claim 19, wherein the security indicia is a digital certificate or PKI.

24. (original) The method of claim 19, wherein the security indicia is a random number generator card or smart card.

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25. (original) The method of claim 19, wherein the security indicium is retinal scan data, a fingerprint or a voiceprint.

26. (original) The method of claim 19, wherein the recipient transfers the digital representation of money to a traditional bank account.

27. (original) The method of claim 19, wherein the recipient maintains the file containing the digital representation of money in a digital form for future digital payments.

28. (previously presented) A method for securely transferring electronic funds comprising:

(a)   creating a computer file containing a digital representation of money;

(b)   assigning, through the use of a computer program resident on a personal computer and without the use of a secure network, at least one sender-defined security attribute to the file containing a digital representation of money, wherein the at least one security attribute precludes unauthorized access to the file containing the digital representation of money, and wherein the at least one sender-defined security attribute is defined at the time of an electronic fund transfer;

(c)   attaching the file containing a digital representation of money to an electronic mail message; and

(d)   transmitting the electronic mail message with attached file containing a digital representation of money over an insecure network to a recipient.

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29. (original) The method of claim 28, wherein the recipient of the electronic mail message with attached file containing a digital representation of money enters security indicia which allows access to the file containing a digital representation of money.

30. (original) The method of claim 28, wherein the at least one security attribute is the requirement that a recipient of the file containing a digital representation of money enter a password, social security number, employee identification number or personal identification number.

31. (original) The method of claim 28, wherein the at least one security attribute is the requirement that a recipient of the file containing a digital representation of money prove they are the intended recipient through computer signature identification.

32. (original) The method of claim 28, wherein the at least one security attribute is the requirement that a recipient of the file containing a digital representation of money prove they are the intended recipient through entry of a digital certificate or PKI.

33. (original) The method of claim 28, wherein the at least one security attribute is the requirement that a recipient of the file containing digital representation of money prove they are the intended recipient through use of a random number generator card or smart card.

34. (original) The method of claim 28, wherein the at least one security attribute is the requirement that a recipient of the file containing a digital representation of money prove they are the intended recipient through a biometric scan comprised of a retina scan, fingerprint or voiceprint.

35. (original) The method of claim 28, wherein the electronic mail message with attached file containing a digital representation of money is transmitted over a distributed computer network.

36. (original) The method of claim 35, wherein the computer network is the internet.

37. (original) The method of claim 35, wherein the computer network is nonproprietary.

38. (original) The method of claim 28, wherein application software for securely transferring electronic funds is resident on the transferor's computer.

39. (original) The method of claim 28, wherein application software for securely transferring electronic funds is accessed from a computer or server remote from the transferor's computer on an as-needed basis.

40. (original) The method of claim 28, further comprising receipt of a confirmation that funds were successfully transferred.

41. (original) The method of claim 40, wherein the confirmation is an electronic message from a clearing bank acknowledging transfer of title of the funds to the recipient.

42. (original) The method of claim 41, wherein the confirmation further includes a unique number associated with the funds transfer.

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43. (original) The method of claim 40, wherein the confirmation is an electronic mail message from the recipient of the electronic funds.

44. (original) The method of claim 40, wherein the confirmation is an electronic message from a network that the electronic message with digital cash file attached was delivered to the recipient.

45. (original) The method of claim 28, wherein the electronic funds transfer is of money from a traditional bank account.

46. (previously presented) A method for receiving a secure file containing electronic funds comprising:

    (a)   receiving an electronic mail message with an attached computer file containing a digital representation of money, via an insecure network, wherein the file containing a digital representation of money has at least one sender-defined security attribute which precludes unauthorized access to the file, wherein the at least one sender-defined security attribute is defined at the time a sender sends the secure file; and

    (b)   entering security indicium, through the use of a computer program resident on a personal computer and without the use of a secure network, which allows access to the file containing a digital representation of money.

47. (original) The method of claim 46, wherein the security indicia is a verification by the recipient that the electronic message with attached file containing a digital representation of money has been received by the correct party.

48. (original) The method of claim 46, wherein the security indicia is a password, social security number, employee identification number or personal identification number.

49. (original) The method of claim 46, wherein the security indicia is computer signature identification of the recipient.

50. (original) The method of claim 46, wherein the security indicia is a digital certificate or PKI.

51. (original) The method of claim 46, wherein the security indicia is a random number generator card or smart card.

52. (original) The method of claim 46, wherein the security indicium is retinal scan data, a fingerprint or a voiceprint.

53. (original) The method of claim 46, wherein the recipient transfers the digital representation of money to a traditional bank account.

54. (original) The method of claim 46, wherein the recipient maintains the file containing the digital representation of money in a digital form for future digital payments.

55. (previously presented) A system for securely transferring electronic funds comprising:

(a)   means for assigning, through the use of a computer program resident on a personal computer and without the use of a secure network, at least one sender-defined security attribute to a digital rights management container containing a digital representation of money, wherein the at least one sender-defined security attribute precludes unauthorized access to the

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container containing the digital representation of money, and wherein the at least one sender-defined security attribute is defined at the time of an electronic fund transfer; and

(b)   means for transmitting the container containing a digital representation of money over an insecure network to a recipient.

56. (original) The system of claim 55, further comprising means for allowing the recipient of the file containing a digital representation of money to enter security indicia, which allows access to the file containing a digital representation of money.

57. (original) The system of claim 55, wherein the at least one security attribute is the requirement that a recipient of the file containing a digital representation of money enter a password, social security number, employee identification number or personal identification number.

58. (original) The system of claim 55, wherein the at least one security attribute is the requirement that a recipient of the file containing a digital representation of money prove they are the intended recipient through computer signature identification.

59. (original) The system of claim 55, wherein the at least one security attribute is the requirement that a recipient of the file containing a digital representation of money prove they are the intended recipient through entry of a digital certificate or PKI.

60. (original) The system of claim 55, wherein the at least one security attribute is the requirement that a recipient of the file containing digital representation of money prove they are the intended recipient through use of a random number generator card or smart card.

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61. (original) The system of claim 55, wherein the at least one security attribute is the requirement that a recipient of the file containing a digital representation of money prove they are the intended recipient through a biometric scan comprised of a retina scan, fingerprint or voiceprint.

62. (original) The system of claim 55 wherein the means for transmitting the electronic mail message with attached containing a digital representation of money to a recipient is a means for transmission over a distributed computer network

63. (original) The system of claim 62, wherein the computer network is the internet.

64. (original) The system of claim 62, wherein the computer network is nonproprietary.

65. (original) The system of claim 55, wherein application software for securely transferring electronic funds is resident on the transferor's computer.

66. (original) The system of claim 55, wherein application software for securely transferring electronic funds is accessed from a computer or server remote from the transferor's computer on an as-needed basis.

67. (original) The system of claim 55, further comprising means for receiving a confirmation that funds were successfully transferred.

68. (original) The system of claim 67, wherein the confirmation is an electronic message from a clearing bank acknowledging transfer of title of the funds to the recipient.

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69. (original) The system of claim 68, wherein the confirmation further includes a unique number associated with the funds transfer.

70. (original) The system of claim 67, wherein the confirmation is an electronic mail message from the recipient of the electronic funds.

71. (original) The system of claim 67, wherein the confirmation is an electronic message from a network that the electronic message with digital cash file attached was delivered to the recipient.

72. (original) The system of claim 55, wherein the electronic funds transfer is of money from a traditional bank account.

73. (previously presented) A system for receiving a digital rights management container containing electronic funds comprising:

(a)   means for receiving a digital rights management container containing a digital representation of money, via an insecure network, wherein the container containing a digital representation of money of money has at least one sender-defined security attribute which precludes unauthorized access to the container, and wherein the at least one sender-defined security attribute is defined at the time a sender sends the digital rights management container ; and

(b)   means for entering security indicia, through the use of a computer program resident on a personal computer and without the use of a secure network, which allows access to the container containing a digital representation of money.

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74. (original) The system of claim 73, wherein the security indicia is a verification by the recipient that the electronic message with attached file containing digital representation of money has been received by the correct party.

75. (original) The system of claim 73, wherein the security indicia is a password, social security number, employee identification number or personal identification number.

76. (original) The system of claim 73, wherein the security indicia is computer signature identification of the recipient.

77. (original) The system of claim 73, wherein the security indicia is a digital certificate or PKI.

78. (original) The system of claim 73, wherein the security indicia is a random number generator card or smart card.

79. (original) The system of claim 73, wherein the security indicium is retinal scan data, a fingerprint or a voiceprint.

80. (original) The system of claim 73, wherein the recipient transfers the digital representation of money to a traditional bank account.

81. (original) The system of claim 73, wherein the recipient maintains the file containing the digital representation of money in a digital form for future digital payments.

82. (previously presented) A system for securely transferring electronic funds comprising:

(a)   means for creating a computer file containing a digital

representation of money;

(b)   means for assigning, through the use of a computer

program resident on a personal computer and without the use of a secure network,

at least one sender-defined security attribute to the file containing a digital

representation of money, wherein the at least one sender-defined security attribute

precludes unauthorized access to the file containing the digital representation of

money, and wherein the at least one sender-defined security attribute is defined at

the time of an electronic fund transfer;

(c)   means for attaching the file containing a digital

representation of money to an electronic mail message; and

(d)   means for transmitting the electronic mail message with

attached file containing a digital representation of money over an insecure

network to a recipient.

83. (original) The system of claim 82, further comprising means for allowing the

recipient of the electronic mail message with attached file containing a digital representation of

money to enter security indicia that allows access to the file containing a digital representation of

money.

84. (original) The system of claim 82, wherein the at least one security attribute

is the requirement that a recipient of the file containing a digital representation of money enter a

password, social security number, employee identification number or personal identification

number.

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85. (original) The system of claim 82, wherein the at least one security attribute is the requirement that a recipient of the file containing a digital representation of money prove they are the intended recipient through computer signature identification.

86. (original) The system of claim 82, wherein the at least one security attribute is the requirement that a recipient of the file containing a digital representation of money prove they are the intended recipient through entry of a digital certificate or PKI.

87. (original) The system of claim 82, wherein the at least one security attribute is the requirement that a recipient of the file containing digital representation of money prove they are the intended recipient through use of a random number generator card or smart card.

88. (original) The system of claim 82, wherein the at least one security attribute is the requirement that a recipient of the file containing a digital representation of money prove they are the intended recipient through a biometric scan comprised of a retina scan, fingerprint or voiceprint.

89. (original) The system of claim 82, wherein the means for transmitting the electronic mail message with attached file containing a digital representation of money to a recipient is a means for transmission over a distributed computer network.

90. (original) The system of claim 89, wherein the computer network is the internet.

91. (original) The system of claim 89, wherein the computer network is nonproprietary.

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92. (original) The system of claim 82, wherein application software for securely transferring electronic funds is resident on the transferor's computer.

93. (original) The system of claim 82, wherein application software for securely transferring electronic funds is accessed from a computer or server remote from the transferor's computer on an as-needed basis.

94. (original) The system of claim 82, further comprising means for receiving a confirmation that funds were successfully transferred.

95. (original) The system of claim 94, wherein the confirmation is an electronic message from a clearing bank acknowledging transfer of title of the funds to the recipient.

96. (original) The system of claim 95, wherein the confirmation further includes a unique number associated with the funds transfer.

97. (original) The system of claim 94, wherein the confirmation is an electronic mail message from the recipient of the electronic funds.

98. (original) The system of claim 94, wherein the confirmation is an electronic message from a network that the electronic message with digital cash file attached was delivered to the recipient.

99. (original) The system of claim 82, wherein the electronic funds transfer is of money from a traditional bank account.

100. (previously presented) A system for receiving a secure file containing electronic funds comprising:

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(a)   means for receiving an electronic mail message with an
attached computer file containing a digital representation of money, via an
insecure network, wherein the file containing a digital representation of money of
money has at least one sender-defined security attribute which precludes
unauthorized access to the file, and wherein the at least one sender-defined
security attribute is defined at the time a sender sends the secure file; and

(b)   means for entering security indicia, through the use of a
computer program resident on a personal computer and without the use of a
secure network, that allows access to the file containing a digital representation of
money.

101. (original) The system of claim 100, wherein the security indicia is a
verification by the recipient that the electronic message with attached file containing digital
representation of money has been received by the correct party.

102. (original) The system of claim 100, wherein the security indicia is a
password, social security number, employee identification number or personal identification
number.

103. (original) The system of claim 100, wherein the security indicia is computer
signature identification of the recipient.

104. (original) The system of claim 100, wherein the security indicia is a digital
certificate or PKI.

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105. (original) The system of claim 100, wherein the security indicia is a random number generator card or smart card.

106. (original) The system of claim 100, wherein the security indicium is retinal scan data, a fingerprint or a voiceprint.

107. (original) The system of claim 100, wherein the recipient transfers the digital representation of money to a traditional bank account.

108. (original) The system of claim 100, wherein the recipient maintains the file containing the digital representation of money in a digital form for future digital payments.

109. (previously presented) A programmed computer configured for securely transferring electronic funds comprising:

(a)   a memory having at least one region for storing computer executable program code; and

(b)   a processor for executing the program code stored in memory, wherein the program code includes:

(i)   code for assigning at least one sender-defined security attribute to a digital rights management container containing a digital representation of money, without the use of a secure network, said code being resident on a personal computer, wherein the at least one security attribute precludes unauthorized access to the container containing the digital representation of money, and wherein the at least one sender-defined security attribute is defined at the time of an electronic fund transfer; and

(ii)   code for transmitting the container containing a digital representation of money over an insecure network to a recipient.

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110. (previously presented) A programmed computer configured for receiving a digital rights management container containing electronic funds comprising:

(a)   a memory having at least one region for storing computer executable program code; and

(b)   a processor for executing the program code stored in memory, wherein the program code includes:

(i)   code for receiving a digital rights management container containing a digital representation of money, via an insecure network, wherein the container containing a digital representation of money has at least one sender-defined security attribute which precludes unauthorized access to the container, and wherein the at least one sender-defined security attribute is defined at the time a sender sends the secure digital rights management container; and

(ii)   code for facilitating the entry of security indicia through the use of a personal computer and without the use of a secure network, that allows access to the container containing a digital representation of money.

111. (previously presented) Computer executable software code configured for securely transferring electronic funds comprising:

(a)   code for assigning at least one sender-defined security attribute to a digital rights management container containing a digital representation of money, without the use of a secure network, said code being resident on a personal computer, wherein the at least one sender-defined security attribute precludes unauthorized access to the container containing the digital representation of money, and wherein the at least one sender-defined security attribute is defined at the time of an electronic fund transfer; and

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(b)   code for transmitting the container containing a digital representation of money over an insecure network to a recipient.

112. (original) The computer executable software code of claim 111, wherein the code is stored on a computer readable medium.

113. (previously presented) Computer executable software code configured for receiving a secure file containing electronic funds comprising:

(a)   code for receiving an electronic mail message with an attached file containing a digital representation of money, via an insecure network, wherein the file containing a digital representation of money has at least one sender-defined security attribute which precludes unauthorized access to the file, and wherein the at least one sender-defined security attribute is defined at the time a sender sends the secure file; and

(b)   code for facilitating the entry of security indicia through the use of a personal computer and without the use of a secure network, that allows access to the file containing a digital representation of money.

114. (original) The computer executable software code of claim 113, wherein the code is stored on a computer readable medium.

115. (previously presented) A programmed computer configured for securely transferring electronic funds comprising:

(a)   a memory having at least one region for storing computer executable program code; and

    (b) a processor for executing the program code stored

in memory, wherein the program code includes:

    (i) code for creating a file containing a digital representation of

money;

    (ii) code for assigning at least one sender-defined security attribute to

the file containing a digital representation of money, without the use of a secure network, said

code being resident on a personal computer, wherein the at least one sender-defined security

attribute precludes unauthorized access to the file containing the digital representation of money,

and wherein the at least one sender-defined security attribute is defined at the time of an

electronic fund transfer;

    (iii) code for attaching the file containing a digital representation of

money to an electronic mail message; and

    (iv) code for transmitting the electronic mail message with attached file

containing a digital representation of money over an insecure network to a recipient.

    116. (previously presented) A programmed computer configured for receiving a

secure file containing electronic funds comprising:

    (a) a memory having at least one region for storing

computer executable program code; and

    (b) a processor for executing the program code stored

in memory, wherein the program code includes:

    (i) code for receiving an electronic mail message with an attached file

containing a digital representation of money, via an insecure network, wherein the file containing

a digital representation of money has at least one sender-defined security attribute which

precludes unauthorized access to the file, and wherein the at least one sender-defined security

attribute is defined at the time a sender sends the secure file; and

        (ii)   code for facilitating the entry of security indicia through the use of

a personal computer and without the use of a secure network, that allows access to the file

containing a digital representation of money.

        117. (previously presented) Computer executable software code configured for

securely transferring electronic funds comprising:

        (a)   code for creating a file containing a digital

representation of money;

        (b)   code for assigning at least one sender-defined

security attribute to the file containing a digital representation of money, without

the use of a secure network, said code being resident on a personal computer,

wherein the at least one sender-defined security attribute precludes unauthorized

access to the file containing the digital representation of money, and wherein the

at least one sender-defined security attribute is defined at the time of an electronic

fund transfer;

        (c)   code for attaching the file containing a digital

representation of money to an electronic mail message; and

        (d)   code for transmitting the electronic mail message

with attached file containing a digital representation of money over an insecure

network to a recipient.

        118. (original) The computer executable software code of claim 117, wherein the

code is stored on a computer readable medium.

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119. (previously presented) Computer executable software code configured for receiving a secure file containing electronic funds comprising:

(a)   code for receiving an electronic mail message with an attached file containing a digital representation of money, via an insecure network, wherein the file containing a digital representation of money has at least one sender-defined security attribute which precludes unauthorized access to the file, and wherein the at least one sender-defined security attribute is defined at the time a sender sends the secure file; and

(b)   code for facilitating the entry of security indicia through the use of a personal computer and without the use of a secure network, that allows access to the file containing a digital representation of money.

120. (original) The computer executable software code of claim 119, wherein the code is stored on a computer readable medium.

121. (original) The method of claim 18, wherein the recipient of the money from a traditional bank account initiates the transfer.

122. (original) The method of claim 19, wherein a recipient initiates the transfer and receives the money from a traditional back account.

123. (original) The method of claim 45, wherein a recipient of the money from a traditional bank account initiates the transfer.

124. (original) The method of claim 46, wherein a recipient initiates the transfer and receives the money from a traditional bank account.

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125. (original) The system of claim 72, wherein the recipient of the money from a traditional bank account initiates the transfer.

126. (original) The system of claim 73, wherein a recipient initiates the transfer and receives the money from a traditional bank account.

127. (original) The system of claim 99, wherein the recipient of the money from a traditional bank account initiates the transfer.

128. (original) The system of claim 100, wherein a recipient initiates the transfer and receives the money from a traditional bank account.

129. (original) The method of claim 2, wherein the security indicia must be entered prior to a time limit for access upon receipt by the recipient, wherein the time limit is established by a sender who transmits the file.

130. (original) The method of claim 19, wherein the security indicia must be entered prior to a time limit for access upon receipt by the recipient, wherein the time limit is established by a sender who transmits the file.

131. (original) The method of claim 28, wherein one of the security attributes of the file containing a digital representation of money is a time limit for certain actions by the recipient.

132. (original) The method of claim 29, wherein the security indicia must be entered prior to a time limit for access upon receipt by the recipient, wherein the time limit is established by a sender who transmits the file.

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133. (original) The method of claim 132, wherein the recipient must acknowledge receipt of the file containing a digital representation of money within the time limit established by the sender.

134. (original) The method of claim 132, wherein the recipient must register receipt of the file containing a digital representation of money with a third-party within the time limit established by the sender.

135. (original) The method of claim 132, wherein the recipient must activate or access the file containing a digital representation of money within the time limit established by the sender.

136. (original) The method of claim 46, wherein the security indicia must be entered prior to a time limit for access upon receipt by the recipient, wherein the time limit is established by a sender who transmits the file.

137. (original) The method of claim 136, wherein the recipient must acknowledge receipt of the file containing a digital representation of money within the time limit established by the sender.

138. (original) The method of claim 136, wherein the recipient must register receipt of the file containing a digital representation of money with a third-party within the time limit established by the sender.

139. (original) The method of claim 136, wherein the recipient must activate or access the file containing a digital representation of money within the time limit established by the sender.

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140. (original) The system of claim 55, wherein one of the security attributes of the file containing a digital representation of money is a time limit for certain actions by the recipient.

141. (original) The system of claim 56, wherein the security indicia must be entered prior to a time limit for access upon receipt by the recipient, wherein the time limit is established by a sender who transmits the file.

142. (original) The system of claim 141, wherein the recipient must acknowledge receipt of the file containing a digital representation of money within the time limit established by the sender.

143. (original) The system of claim 141, wherein the recipient must register receipt of the file containing a digital representation of money with a third-party within the time limit established by the sender.

144. (original) The system of claim 141, wherein the recipient must activate or access the file containing a digital representation of money within the time limit established by the sender.

145. (original) The system of claim 73, wherein one of the security attributes of the file containing a digital representation of money is a time limit for certain actions by the recipient.

146. (original) The system of claim 73, wherein the security indicia must be entered prior to a time limit for access upon receipt by the recipient, wherein the time limit is established by a sender who transmits the file.

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147. (original) The system of claim 146, wherein the recipient must acknowledge receipt of the file containing a digital representation of money within the time limit established by the sender.

148. (original) The system of claim 146, wherein the recipient must register receipt of the file containing a digital representation of money with a third-party within the time limit established by the sender.

149. (original) The system of claim 146, wherein the recipient must activate or access the file containing a digital representation of money within the time limit established by the sender.

150. (original) The system of claim 82, wherein one of the security attributes of the file containing a digital representation of money is a time limit for certain actions by the recipient.

151. (original) The system of claim 83, wherein the security indicia must be entered prior to a time limit for access upon receipt by the recipient, wherein the time limit is established by a sender who transmits the file.

152. (original) The system of claim 151, wherein the recipient must acknowledge receipt of the file containing a digital representation of money within the time limit established by the sender.

153. (original) The system of claim 151, wherein the recipient must register receipt of the file containing a digital representation of money with a third-party within the time limit established by the sender.

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154. (original) The system of claim 151, wherein the recipient must activate or access the file containing a digital representation of money within the time limit established by the sender.

155. (original) The system of claim 100, wherein one of the security attributes of the file containing a digital representation of money is a time limit for certain actions by the recipient.

156. (original) The system of claim 100, wherein the security indicia must be entered prior to a time limit for access upon receipt by the recipient, wherein the time limit is established by a sender who transmits the file.

157. (original) The system of claim 156, wherein the recipient must acknowledge receipt of the file containing a digital representation of money within the time limit established by the sender.

158. (original) The system of claim 156, wherein the recipient must register receipt of the file containing a digital representation of money with a third-party within the time limit established by the sender.

159. (original) The system of claim 156, wherein the recipient must activate or access the file containing a digital representation of money within the time limit established by the sender.

160. (original) The method of claim 18, wherein the electronic funds transfer of money is in one or more currencies or representations of money.

161. (original) The method of claim 160, wherein the user can request from a clearing bank the conversion of one or more currencies or representations of money contained in a file containing a digital representation of money into different currencies or representations of money.

162. (original) The method of claim 26, wherein the electronic funds transfer of money is in one or more currencies or representations of money.

163. (original) The method of claim 162, wherein the user can request from a clearing bank the conversion of one or more currencies or representations of money contained in a file containing a digital representation of money into different currencies or representations of money.

164. (original) The method of claim 27, wherein the recipient maintains more than one currency or representation of money in a digital form for future digital payments.

165. (original) The method of claim 45, wherein the electronic funds transfer of money is in one or more currencies or representations of money.

166. (original) The method of claim 165, wherein the user can request from a clearing bank the conversion of one or more currencies or representations of money contained in a file containing a digital representation of money into different currencies or representations of money.

167. (original) The method of claim 53, wherein the electronic funds transfer of money is in one or more currencies or representations of money.

168. (original) The method of claim 167, wherein the user can request from a clearing bank the conversion of one or more currencies or representations of money contained in a file containing a digital representation of money into different currencies or representations of money.

169. (original) The method of claim 54, wherein the recipient maintains more than one currency or representation of money in a digital form for future digital payments.

170. (original) The system of claim 72, wherein the electronic funds transfer of money is in one or more currencies or representations of money.

171. (original) The system of claim 170, wherein the user can request from a clearing bank the conversion of one or more currencies or representations of money contained in a file containing a digital representation of money into different currencies or representations of money.

172. (original) The system of claim 80, wherein the electronic funds transfer of money is in one or more currencies or representations of money.

173. (original) The system of claim 172, wherein the user can request from a clearing bank the conversion of one or more currencies or representations of money contained in a file containing a digital representation of money into different currencies or representations of money.

174. (original) The system of claim 81, wherein the recipient maintains more than one currency or representation of money in a digital form for future digital payments.

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175. (original) The system of claim 99, wherein the electronic funds transfer of money is in one or more currencies or representations of money.

176. (original) The system of claim 175, wherein the user can request from a clearing bank the conversion of one or more currencies or representations of money contained in a file containing a digital representation of money into different currencies or representations of money.

177. (original) The system of claim 107, wherein the electronic funds transfer of money is in one or more currencies or representations of money.

178. (original) The system of claim 177, wherein the user can request from a clearing bank the conversion of one or more currencies or representations of money contained in a file containing a digital representation of money into different currencies or representations of money.

179. (original) The system of claim 108, wherein the recipient maintains more than one currency or representation of money in a digital form for future digital payments.

180. (original) The programmed computer of claim 109, wherein the electronic funds transfer of money is in one or more currencies or representations of money.

181. (original) The programmed computer of claim 110, wherein the electronic funds transfer of money is in one or more currencies or representations of money.

182. (original) The computer executable software code of claim 111, wherein the electronic funds transfer of money is in one or more currencies or representations of money.

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183. (original) The computer executable software code of claim 113, wherein the electronic funds transfer of money is in one or more currencies or representations of money.

184. (original) The programmed computer of claim 115, wherein the electronic funds transfer of money is in one or more currencies or representations of money.

185. (original) The programmed computer of claim 116, wherein the electronic funds transfer of money is in one or more currencies or representations of money.

186. (original) The computer executable software code of claim 117, wherein the electronic funds transfer of money is in one or more currencies or representations of money.

187. (original) The computer executable software code of claim 119, wherein the electronic funds transfer of money is in one or more currencies or representations of money.

188. (canceled)

189. (previously presented) A method for receiving a digital rights management container containing electronic funds comprising:

(a)   receiving an electronic mail message with an attached digital rights management container containing a digital representation of money, via an insecure network, wherein the container containing a digital representation of money has at least one sender-defined security attribute which precludes unauthorized access to the container, and wherein the at least one sender-defined security attribute is defined at the time of an electronic fund transfer; and

(b)   entering security indicia, through the use of a computer program resident on a personal computer and without the use of a secure network, which allows access to the container containing a digital representation of money.

190. (previously presented) The method for securely transferring electronic funds of claim 1, wherein the recipient chooses between maintaining the digital representation of money as a digital representation of money and depositing the digital representation of money into his bank account.

191. (previously presented) The method for securely transferring electronic funds of claim 1, wherein a sender, who initiates the transmittal of the container containing a digital representation of money, chooses between notifying and not notifying a clearing bank upon transmittal of the digital rights management container.

192. (previously presented) The method for securely transferring electronic funds of claim 1, wherein the digital rights management container includes information related to the sender's bank account and a quantity of funds and does not include information related to the recipient's bank account.

193. (previously presented) The method for securely transferring electronic funds of claim 28, wherein the computer file is a single computer-readable file; and

wherein the single computer-readable file includes information related to a sender's bank account, a quantity of funds to be transferred, a message from the sender to the recipient, e-mail addresses of the sender and the recipient and information regarding the sender-defined security attribute.

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